



Utah State Board of Regents Loan Purchase Program
Portfolio Summary Report
June 30, 2018

2015 Trust Estate				
Portfolio Principal Balance	\$ 212,318,327	Average Borrower Indebtedness	\$ 10,507	
Number of Borrowers	20,207	Wtd Avg Remaining Term (months)	130.11	
Number of Loans	52,019	Wtd Avg Statutory Interest Rate	6.21%	
Consolidation Rebate Fees	\$ 32,367	Wtd Avg Borrower Interest Rate	6.01%	
Claims Paid	\$ 738,220			
	Number of Borrowers *	Number of Loans	Current Principal	Percent of Principal
Timely Payment Benefit				
Eligible	177	536	\$ 3,108,162	1.46%
Qualified	3,807	7,518	35,051,301	16.51%
Disqualified/Not Eligible	17,382	43,965	174,158,864	82.03%
Automatic Payment Benefit				
Participating	3,000	7,557	32,011,236	15.08%
Nonparticipating	17,888	44,462	180,307,091	84.92%
School Type				
2 Year Schools	2,867	6,697	20,624,130	9.71%
4 Year Schools	11,986	30,667	102,985,338	48.50%
Proprietary Schools	2,443	5,415	19,292,974	9.09%
Graduate Schools	2,596	8,070	53,968,400	25.42%
Other	636	1,170	15,447,485	7.28%
Loan Type				
Stafford - Subsidized	15,742	27,167	72,143,545	33.98%
Stafford - Unsubsidized	13,249	21,682	95,494,195	44.98%
PLUS	619	723	7,969,732	3.75%
Consolidation - Subsidized	1,252	1,261	15,099,226	7.11%
Consolidation - Unsubsidized	1,178	1,186	21,611,629	10.18%
Status				
In-School	102	240	1,143,046	0.54%
Grace	37	85	338,592	0.16%
Repayment	16,801	42,913	167,663,783	78.97%
Forbearance	1,237	3,551	21,147,715	9.96%
Deferment	1,918	4,895	20,382,325	9.60%
Claims Processing	122	335	1,642,866	0.77%
Special Allowance Index				
30 Day LIBOR	20,116	51,662	210,648,938	99.21%
T-Bill	138	357	1,669,389	0.79%
Interest Rate				
Consolidation - Fixed Rate	1,408	2,440	36,659,295	17.27%
Consolidation - Variable Rate	5	7	51,560	0.02%
Stafford & PLUS - Fixed Rate	17,926	40,814	151,970,466	71.58%
Stafford & PLUS - Variable Rate	3,382	8,758	23,637,006	11.13%

* The number of borrowers in total is overstated due to borrowers having loans in multiple categories.